



Order Filed on December 14, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
HSBC Bank, N.A.

In Re:

Andras Nagy-Melykuti & Melina Nagy-Melykuti,  
Debtors.

Case No.: 17-17210-CMG

Adv. No.:

Hearing Date: 9/20/2017 @ 10 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 14, 2017**

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Andras Nagy-Melykuti & Melina Nagy-Melykuti  
Case No.: 17-17210  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-A Securities Inc. Mortgage Loan Trust, Mortgage-Pass-Through Certificates, Series 2007-OA1, holder of a mortgage on real property located at 47 Wilson Avenue, Aberdeen, NJ 07747, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and John Feggler, Esquire, attorney for Debtors, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the proof of claim shall be paid outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor will use post-petition funds to post to pre-petition payments due; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall remit \$1,600 immediately to Secured Creditor for the escrow shortage; and

It is further **ORDERED, ADJUDGED and DECREED** the balance of the escrow shortage is to be paid in monthly installments of \$320 per month until paid in full; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the pre-petition arrearage portion of claim will be reduced to accordingly, to zero and Secured Creditor shall file an amended claim within thirty (30) days from the date of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Andras Nagy-Melykuti  
Melinda Nagy-Melykuti  
Debtors

Case No. 17-17210-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb +Andras Nagy-Melykuti, Melinda Nagy-Melykuti, 45 Aberdeen Road, Matawan, NJ 07747-2719

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
the Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through  
Certificates Series 2007-OA1 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
John C. Feggeler on behalf of Joint Debtor Melinda Nagy-Melykuti feggelerlaw@verizon.net  
John C. Feggeler on behalf of Debtor Andras Nagy-Melykuti feggelerlaw@verizon.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 6